

IN RE:

RYAN W. MONTGOMERY
AMY L. MONTGOMERY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-21256

Chapter 13

Document No.: 224

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 29th day of August, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
8/29/25 8:57 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE dmr

In re:
Ryan W. Montgomery
Amy L. Montgomery
Debtors

Case No. 20-21256-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 29, 2025

User: auto
Form ID: pdf900

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan W. Montgomery, Amy L. Montgomery, 1219 McEwen Avenue, Canonsburg, PA 15317-1989
15595285	Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15229799	Freedom Mortgage Corp, 6800 Southpoint Pkwy, Jacksonville, IN 46037
15229803	+ Standard Bank, 2640 Monroeville, Blvd., Monroeville, PA 15146-2314
15243277	+ Standard Bank PaSB, by assignment of, Sail Mortgage Corp., 2640 Monroeville Boulevard, Monroeville, PA 15146-2314

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 30 2025 00:34:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 30 2025 00:33:43	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15229794	+ Email/PDF: bncnotices@becket-lee.com	Aug 30 2025 00:33:27	American Express, PO Box 981537, El Paso, TX 79998-1537
15240828	Email/PDF: bncnotices@becket-lee.com	Aug 30 2025 00:47:38	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15229796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2025 00:46:33	CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15229795	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2025 00:33:43	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15240498	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2025 00:35:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15253966	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2025 00:33:31	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2025 00:34:37	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15229798	Email/Text: mrdiscen@discover.com	Aug 30 2025 00:30:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15233253	+ Email/Text: dplbk@discover.com	Aug 30 2025 00:31:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15595284	^ MEBN	Aug 30 2025 00:16:12	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
15244684	Email/Text: Bankruptcy@Freedommortgage.com	Aug 30 2025 00:31:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 11988 Exit 5 Parkway, Building 4,

District/off: 0315-2

User: auto

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			Fishers, IN 46037-7939
15229800	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
15229801	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 30 2025 01:00:03	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15235841	+ Email/Text: RASEBN@raslg.com	Aug 30 2025 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15253924	Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2025 00:34:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15256981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 30 2025 00:59:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15229804	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 01:00:38	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15229806	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 00:33:40	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15229802	+ Email/PDF: SoFiBKNotifications@resurgent.com	Aug 30 2025 00:34:42	SoFi, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
15256905	+ Email/PDF: SoFiBKNotifications@resurgent.com	Aug 30 2025 00:34:37	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15229805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 00:47:16	Syncb/Google, PO Box 965022, Orlando, FL 32896-5022
15230095	^ MEBN	Aug 30 2025 00:16:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15255411	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15246528	Email/Text: BNCnotices@dcmsservices.com	Aug 30 2025 00:31:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15232726	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 30 2025 00:46:04	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
15229807	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 30 2025 00:34:32	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Standard Bank PaSB, by assignment of Sail Mortgage, 2640 Monroeville Boulevard, Monroeville, PA 15146-2314
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15256906	*+	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2025 at the address(es) listed below:

Name	Email Address
Alexander Herron	on behalf of Creditor Dollar Bank Federal Savings Bank aherron@grenenbirsic.com, mcupec@grenenbirsic.com
Brian C. Thompson	on behalf of Debtor Ryan W. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Amy L. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank Federal Savings Bank bslaby@bdblawn.com, alambert@bdblawn.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank Federal Savings Bank jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan G Lemke	on behalf of Creditor Standard Bank PaSB by assignment of Sail Mortgage Corp. rlemke@hrslaw.com, dscott@hrslaw.com

TOTAL: 11